

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-16013  
Jose Morales, Judge: JNP  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 10/15/2019  
☒ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: KAW    Initial Debtor: JM    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 2,530.00 per month to the Chapter 13 Trustee, starting on November 1, 2019 for approximately 41 more months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$17,776.32 balance on hand

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,500 plus fees
DOMESTIC SUPPORT OBLIGATION	Naima Thomas-Child Support	\$0.00, No current Order.
IRS	Taxes	\$2,000.00 (exact amount unknown. Returns recently submitted for amended POC.)
State of New Jersey	Taxes	\$2,000.00 (exact amount unknown. Returns recently submitted for amended POC.)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Servicing	3151 River Road-Camden	\$8,870.00	n/a	\$8,870.00	\$1,183.00
Wells Fargo Home Mortgage	5824 Highland Ave, Pennsauken	\$44,086.08 plus arrears per ct order	n/a	\$54,675.78	\$973.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
HSBC/Suzuki	Motorcycle	\$7,000.00	\$4,500.00	n/a	\$4,500.00	4.5%	\$5,003.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo Home Mortgage	33 North 30th Street, Camden	\$38,500.00	\$113,642.83

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo Mtg for 3087 Highland Avenue-regular payments to be paid outside plan	3087 Highland Avenue, Camden	Secured Claim plus arrears of \$3,338.04 to paid upon sale of property from verified payoff to be provided by Wells Fargo
State of NJ-Employer Accts	DJ-12240-15, DJ-44106-10	\$3,302.03

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than zero percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Allstate Insurance Company	Residence	Judicial DJ085855-10	\$4,517.00	\$135,000	n/a	\$75,873	Entire Lien
State of NJ-DMV Surcharges	Residence	Judicial DJ197150-12	\$775.00	\$135,000	n/a	\$75,873	Entire Lien
State of NJ-DMV Surcharges	Residence	Judicial DJ147102-14	\$333.00	\$135,000	n/a	\$75,873	Entire Lien
State of NJ-DMV Surcharges	Residence	Judicial DJ174377-16	\$100.00	\$135,000	n/a	\$75,873	Entire Lien

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
HSBC/Suzuki	Motorcycle	\$7,000.00	\$4,500.00	\$5,003.00	\$1,997.00 or balance over asset

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Law Office of Kimberly A. Wilson, LLC;
- 3) Secured Claims,
- 4) Priority & Unsecured, if any.

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 11, 2018.

Explain below **why** the plan is being modified:

1. To roll arrears to Wells Fargo per court order.
2. To show sale of 3087 Highland Avenue, Camden.
3. Noted that returns have been submitted to State and IRS and Debtor awaits amended POC to determine liability.

Explain below **how** the plan is being modified:

1. Arrears added to amount due to Wells Fargo for 5824 Highland Ave.
2. Sale of property stated
3. \$2000 debt listed as a place holder for liability to State and IRS.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/15/2019

/S/Jose Morales  
Debtor

Date: \_\_\_\_\_

/S/  
Joint Debtor

Date: 2/03/2019

/S/ Kimberly A. Wilson  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Jose Morales  
DebtorCase No. 18-16013-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 73

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db +Jose Morales, 3151 River Road, Camden, NJ 08105-4241  
r +Berkshire Hathaway Fox & Roach, 1401 Route 70 E, Cherry Hill, NJ 08034-2207  
r +Candy Niedoba, Berkshire Hathaway Fox & Roach, 1401 Route 70 E,  
Cherry Hill, NJ 08034-2207

cr +Rosa Febo, 3087 Highland Avenue, Camden, NJ 08105-2849  
517415404 +ARS Account Resolution, 1801 NW 66th Ave Ste 200, Fort Lauderdale, FL 33313-4571  
517415399 +Allstate Insurance Company, For Julius Jamirch, PO Box 29500, Roanoke, VA 24018-0700  
517415401 +Ana Nazario, 108 N 24th Street, Camden, NJ 08105-1108  
517415402 Apex Asset Management LLC, 2501 Oregon Pike STE 102, Lancaster, PA 17601-4890  
517415418 +Bayview Loan Servicing, LLC, Fein, Such, Kahn, & Shepard, 7 Century Drive,  
Parsippany, NJ 07054-4673

517415410 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
517415411 +Choi Law Office LLC, 100 Challenger Road Ste 302, Ridgefield Park, NJ 07660-2121  
517415413 +Commercial Collection Corp of NY, 34 Seymour Street, Tonawanda, NY 14150-2126  
517415415 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
517415421 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Management, 1130 Northchase Parkway Ste 150,  
Marietta, GA 30067)

517415419 +Feloni & Assoc LLC, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592  
517415420 +Financial Recoveries, 200 East Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
517415423 HRRG, PO Box 459080, Sunrise, FL 33345-9080  
517550838 HSBC Bank USA, National Association as Trustee, c/o Wells Fargo Bank, N.A., as Servicer,  
Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

517477601 +HSBC Bank USA, National Association as Trustee, Shapiro and DeNardo, LLC,  
14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
517415424 +HSBC/Suzki, PO Box 703, Wood Dale, IL 60191-0703  
517415422 +Home Depot Card Services, P.O. Box 790345, Saint Louis, MO 63179-0345  
517415427 +Internal Revenue Service, Attny General, Dept of Justice, Ben Franklin Station,  
P.O. Box 683, Washington, DC 20044-0683

517415428 +JPMorgan Chase Bank, NA, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203-4774

517415429 LFG LLC, 233 North Michigan Ave Suite 1800, Chicago, IL 60601-5802  
517695230 +NJSVS, Surcharge Violation System, NJSVS, Bankruptcy Unit, PO Box 136,  
Trenton, NJ 08666-0136

517415436 Palisades Safety & Insurance Assoc, c/o Kearns & Duffy OC, 3648 Valley Road,  
Liberty Corner, NJ 07938

517415438 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
517415439 +Radio/CBNA, PO Box 10390, Greenville, SC 29603-0390  
517415442 Robert Mayeau Esq, Julius Jamirch, 199 Moore Street Suite 306, Hackensack, NJ 07601  
518201244 +Rosa Febo, s/Charles M. Izzo, P.O. Box 2936, 116 North 2nd Street,  
Camden, New Jersey 08102-1601

517415445 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy Dept,  
50 Barrack Street, 9th FL, P.O. Box 245, Trenton, NJ 08695-0245)

518244465 +Saldutti Law Group, Rebecca K. McDowell Esq., 800 Kings Highway N., Suite 300,  
Cherry Hill, NJ 08034-1511

517415443 +Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283  
517415444 +Shapiro & DeNardo LLC, 14000 Commerce Pkwy Suite B, Mount Laurel, NJ 08054-2242  
518077955 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

518077956 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

517415447 +State of NJ Division of Taxation, NJ Attorney General's Office-Law Div,  
Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112

517587455 State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625--0379  
517415446 +State of New Jersey, Motor Vehicle Commission, 225 East State Street,  
Trenton, NJ 08666-0001

517415448 +Thomas Law Offices PLLC, 7 Skyline Drive 1st Floor, Hawthorne, NY 10532-2162  
517415450 +United Collection Bureau Inc, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501  
517415451 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Wachovia, PO Box 45038 FL 0500, Jacksonville, FL 32232)

517415453 +WF/WB CC, PO Box 3117, Winston Salem, NC 27102-3117  
517489321 +Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus,  
Des Moines, Iowa 50328-0001

517415452 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 23:53:31 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 06 2019 23:53:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 73

Date Rcvd: Nov 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517415403 +E-mail/Text: mmartin@ari-ins.com Nov 06 2019 23:52:34 ARI Insurance Company, PO Box 3376, Minneapolis, MN 55403-0376

517415398 +E-mail/Text: EBNProcessing@afni.com Nov 06 2019 23:53:38 Afni, Inc, 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517

517415400 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 00:08:44 American InforSource LP, as Agent for InSolve Recovery LLC, PO Box 269093, Oklahoma City, OK 73126-9093

517415405 E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 00:06:40 Ashley Funding Services LLC, assignee of Reimbursement Technologies, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517415406 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 06 2019 23:53:26 Asset Acceptance LLC, P.O. Box 2036, Warren, MI 48090-2036

517415407 E-mail/Text: legal@arsnational.com Nov 06 2019 23:53:07 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046

517415408 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 06 2019 23:53:54 Bayview Loan Servicing LLC, Customer Service Department, 4425 Ponce De Leon Blvd 6th FL, Coral Gables, FL 33146-1837

517415409 E-mail/Text: bankruptcy@cavps.com Nov 06 2019 23:53:45 Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285

517415414 E-mail/Text: compliance@contractcallers.com Nov 06 2019 23:54:18 Contract Callers Inc, 1058 Claussen Road Suite 110, Augusta, GA 30907

517430888 +E-mail/Text: bankruptcy@cavps.com Nov 06 2019 23:53:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

517415412 E-mail/Text: documentfiling@lciinc.com Nov 06 2019 23:52:26 Comcast Cable, Po Box 3002, Southeastern, PA 19398-3002

517415417 +E-mail/Text: bknotice@ercbpo.com Nov 06 2019 23:53:34 Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547

517415425 E-mail/Text: cio.bncmail@irs.gov Nov 06 2019 23:52:52 Internal Revenue Service, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346

517415430 +E-mail/Text: ebn@ltdfin.com Nov 06 2019 23:53:06 LTD Financial Services LP, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134

517415431 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 00:06:42 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497

517572846 E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 00:06:40 LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675

517415432 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 00:07:37 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675

517415433 +E-mail/Text: bankruptcydpt@mcmsg.com Nov 06 2019 23:53:28 Midland Funding LLC, 2365 Northside Drive Ste 300, San Diego, CA 92108-2709

517415435 +E-mail/Text: csc.bankruptcy@amwater.com Nov 06 2019 23:54:10 New Jersey American Water, PO Box 578, Alton, IL 62002-0578

517415437 +E-mail/Text: bankruptcy@pseg.com Nov 06 2019 23:52:29 PSE&G, Attn: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490

517415440 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 00:07:41 Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

517415441 E-mail/Text: rsi@revenuesystems.com Nov 06 2019 23:53:52 Revenue Systems, PO Box 15257, Clearwater, FL 33766-5257

517421028 +E-mail/PDF: gecsed@recoverycorp.com Nov 07 2019 00:06:22 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517438694 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 00:06:55 T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848

517448506 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 00:08:44 T Mobile/T-Mobile USA Inc., by American InfoSource LP as agent, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901

517415449 E-mail/Text: bankruptcydepartment@tsico.com Nov 06 2019 23:54:04 Transworld Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517415426\* +Internal Revenue Service, United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

517415416 ###Credit Management LP, 4200 International Pkwy, Carrollton, TX 75007-1912

517415434 ###Naima Thomas, 212 Garfield Avenue, Collingswood, NJ 08108-3806

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 73

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 Mortgage  
Pass-Through Certificates cwohlab@LOGS.com, njbankruptcynotifications@logs.com  
Charles M. Izzo on behalf of Creditor Rosa Febo cminj2001@yahoo.com,  
izzocr79754@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
the holders of Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Kimberly A. Wilson on behalf of Debtor Jose Morales wilson.schroedinger@comcast.net,  
courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9